



**FRINGE BENEFITS**  
**The College of Rindge**  
**FULL-TIME FACULTY**

<b>Company Sponsored</b>
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**HEALTH INSURANCE\***

A choice of two partially contributory medical plans administered by Harvard Pilgrim HealthCare - HMO or PPO

**DENTAL INSURANCE\***

A partially contributory dental plan administered by Northeast Delta Dental, which includes diagnostic / preventive, basic and major restorative and orthodontics.

*\*Franklin Pierce University offers Domestic Partner Benefits for Health and Dental Insurances.*

**LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE**

A university sponsored group term insurance plan that equals two times base annual salary rounded to the nearest \$1,000 increment.

**MEDEX TRAVEL ASSIST – 24HR TRAVEL ASSISTANCE**

MEDEX is a complimentary travel service provided by The Standard Life Insurance Company. This service will provide assistance with medical and other emergencies that may occur when traveling. This program also covers spouses and dependent children up to the age of 19 (24 if child is a full time student).

**SHORT-TERM DISABILITY INSURANCE**

A non-contributory short-term disability plan that indemnifying monthly income at 100% with a 7 day waiting period for either accident or illness payable for up to 6 months.

**LONG-TERM DISABILITY INSURANCE**

A non-contributory long-term disability plan that indemnifying monthly income at 60% to a monthly maximum of \$10,000 with a 6-month waiting period for either accident or illness payable through age 70.

**DEFINED CONTRIBUTION RETIREMENT PLAN**

Franklin Pierce University Retirement Plan is a defined contribution plan that operates under Section 403(b) of the Internal Revenue Code. This plan provides retirement benefits for participating employees. Benefits are provided through either Teachers Insurance and Annuity Association and College Retirement Equities Fund (TIAA-CREF) or The Variable Annuity Life Insurance Company (VALIC). To qualify you must be 21 years of age and have one-year of service at an institution of higher education. The plan provides immediate vesting at 100%. The University contributes a minimum of 6% to a maximum of 10% of salary based on age and seniority as of January 1st of each year.

Employees may also participate in a tax-deferred annuity plan through either Teachers Insurance and Annuity Association and College Retirement Equities Fund (TIAA-CREF) or The Variable Annuity Life Insurance Company (VALIC). Plan contributions shall be held for the exclusive benefit of the participant. Participation can commence of the first of the month after employment. Please speak with Human Resources regarding pension eligibility.

**EMPLOYEE ASSISTANCE PROGRAM**

The Employee Assistance Program (EAP) provides confidential help, by calling a toll free number, in the identification and resolution of personal concerns including, but not limited to health, marital, family, alcohol, drug, emotional, and stress.

## **FLEXIBLE SPENDING ACCOUNTS**

To the extent allowed by Federal law and IRS regulations, pre-tax dollars may be reduced from salary each month to reimburse employees and their IRS dependent for the following expenses:

- A. **MEDICAL EXPENSE REIMBURSEMENT** - Most all medical, dental, and vision care, including eye glasses and contact lens expenses, not paid/covered by insurance, may be reimbursed with employee pre-tax (both Income Tax and Social Security Tax) money.
- B. **DEPENDENT CARE REIMBURSEMENT** - Expenses for qualified disabled or elderly care, or child care (dependent children under age 13 years) may be reimbursed with employee pre-tax (both Income Tax and social Security Tax) money.
- C. **PREMIUM CONTRIBUTIONS** - The employee monthly premium contributions for both health and dental insurance coverage may be contributed with employee pre-tax (both Income Tax and Social Security Tax) money.

## **EDUCATION BENEFIT**

There are three undergraduate education benefit programs available after one-year of full-time employment. The Franklin Pierce University Program offers complete tuition remission for staff members, their spouses and children; the New Hampshire College and University Council (NHCUC) Cooperative Tuition Remission Exchange Program offers full tuition scholarship for employees tax-dependent children; and the Tuition Exchange (TE) and Council of Independent College (CIC) Programs offer tuition relief at Colleges and Universities nationwide for employees' children.

## **NORTHFIELDS ACTIVITY CENTER**

Employees are eligible to receive a membership to the Northfields Activity Center at no cost. Spouse and children of employees are also eligible for membership at a discounted rate.

## **MEAL DISCOUNT**

Franklin Pierce University provides meals at a reduced rate for employees who utilize the University Food Services on Campus during work hours.

## **CAMPUS BOOKSTORE**

All employees will receive a ten percent (10%) discount on most University Bookstore purchases.

## **CAMPUS LIBRARY**

Employees and their families will have the privilege of borrowing library materials for up to one semester at a time.

<h2><b>Voluntary</b></h2>
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## **ENTERPRISE CAR RENTAL**

Employees are able to receive corporate rates for personal use of a rental vehicle through Enterprise Car Rental.

## **SERVICE CREDIT UNION**

Employees are able to participate through payroll deduction with Service Credit Union, who provides a full array of financial services.

## **VISION PLAN**

A voluntary vision benefit administered by VSP – Provides coverage for frames, lenses, contacts, office visits, and Lasik procedures.

## **VOLUNTARY GROUP TERM LIFE INSURANCE PROGRAM**

A program that offers the employee and dependents the opportunity to purchase affordable group term life insurance. All active full time faculty and staff are eligible to apply for this program. This insurance is also available for the spouse under the age of 70, and a dependent child under the age of 20 (unless a full time student) of an eligible employee.